ROTH TSP Available to Marine Corps

Effective June 1, 2012, the ROTH TSP option is available to the Marine Corps. The ROTH TSP offers after-tax contributions, while the Traditional TSP offers a pre-tax contributions. The traditional TSP defers taxation on contributions until the money is distributed and reduces one’s gross income in the tax year of contribution. Because the ROTH contribution is after-tax money that was included in gross income for the tax year of contribution, it will not be taxed upon distribution. Neither option taxes the investment while it is growing. If you need advice on what investment is best for you, please consult a Personal Financial Management Specialist (PFMS) on your installation. For specific information regarding TSP investments visit [www.dfas.mil](http://www.dfas.mil) and [www.tsp.gov](http://www.tsp.gov). For Marine Corps specific guidance on the Roth TSP option see MARADMIN 295/12 found at www.marines.mil.